

| CITY | AVERAGE INTEREST ON VARIABLE-RATE CREDIT CARDS (June 2003) |
|---------------------------------|---|
| New York City | 15.05% |
| Boston | 13.99% |
| Dallas | 13.97% |
| Los Angeles | 13.73% |
| Houston | 13.70% |
| Philadelphia | 13.01% |
| Chicago | 12.99% |
| Washington DC Metropolitan Area | 12.99% |
| Detroit | 12.93% |